Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 1 of 34

Official Form 1 (4/07)		oarrione		90 - 0	,, , ,			
United States Bankruptcy Court Northern District of Illinois					Volur	ntary Petition		
Name of Debtor (if individual, enter Last, Figure 1) Jones, Ben E	rst, Middle):		Name	of Joint I	Debtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				ars	
Last four digits of Soc. Sec./Complete EIN or xxx-xx-5263	other Tax ID No. (if mo	re than one, state al	Last fe	our digits	of Soc. Sec./C	Complete EIN	or other Tax I	$D\ N_O$. (if more than one, state all
Street Address of Debtor (No. and Street, City 7112 S. Cornell Apt. 2C	y, and State):		Street	Address	of Joint Debtor	r (No. and St	reet, City, and	State):
Chicago, IL	E	ZIP Code 60649						ZIP Code
County of Residence or of the Principal Place Cook		00049	Count	y of Resid	dence or of the	Principal Pla	ace of Business	s:
Mailing Address of Debtor (if different from	street address):		Mailir	g Addres	s of Joint Deb	tor (if differe	nt from street a	address):
	_	ZIP Code						ZIP Code
Location of Principal Assets of Business Deb (if different from street address above):	tor							I
Type of Debtor (Form of Organization)		of Business			Chapter	r of Bankrup	otcy Code Und	ler Which
(Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entitie check this box and state type of entity below.)	Tax-Exe	eal Estate as de 101 (51B) oker ompt Entity a, if applicable) exempt organ of the United S	ization States	defin "incu	pter 9 pter 11 pter 12	of Cl of Cl of Nature (Checl onsumer debts, § 101(8) as idual primarily	a Foreign Mai napter 15 Petiti a Foreign Nor e of Debts c one box)	ion for Recognition in Proceeding ion for Recognition nmain Proceeding Debts are primarily business debts.
Filing Fee (Check	` `	nai Revenue C		one box:		Chapter 11		
■ Full Filing Fee attached □ Filing Fee to be paid in installments (appliattach signed application for the court's cois unable to pay fee except in installments □ Filing Fee waiver requested (applicable to attach signed application for the court's co	onsideration certifying to Rule 1006(b). See Offi o chapter 7 individuals o	hat the debtor cial Form 3A.	Check	Debtor i if: Debtor's to inside all applic A plan i Accepta	s not a small be aggregate notes or affiliates cable boxes: s being filed wances of the pla	ncontingent 1) are less than with this petition were solici	or as defined in iquidated debts 1 \$2,190,000.	U.S.C. § 101(51D). 111 U.S.C. § 101(51D). s (excluding debts owed from one or more § 1126(b).
Statistical/Administrative Information ☐ Debtor estimates that funds will be availa	ble for distribution to u	nsecured credi	tors.			THIS	SPACE IS FOR	COURT USE ONLY
Debtor estimates that, after any exempt pr			expense	es paid,				
there will be no funds available for distrib Estimated Number of Creditors	button to unsecured crec	intors.				1		
1- 50- 100- 200- 49 99 199 999	1000- 5001- 5,000 10,000		25,001- 50,000	100,001 100,000				
Estimated Assets						1		
\$0 to \$10,001 to \$100,000	\$100,001 to \$1 million	\$1,000 \$100 n	,001 to nillion		More than 5100 million			
Estimated Liabilities ■ \$0 to □ \$50,001 to \$50,000	\$100,001 to \$1 million	\$1,000 \$100 n	,001 to nillion		More than 5100 million			

Entered 08/31/07 10:18:11 Desc Main Case 07-15872 Doc 1 Filed 08/31/07 Page 2 of 34 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Jones, Ben E (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern District of Illinois 02B24003 6/20/02 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10O) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Michael K. Bane # August 31, 2007 Signature of Attorney for Debtor(s) (Date) Michael K. Bane # 6285689 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
(Name of landlord that obtained judgment)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

(Address of landlord)

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

bankruptcy petition preparer is not an individual:

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 4 of 34

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Ben E Jones		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 5 of 34

Official Form 1, Exh. D (10/06) - Cont.

Date: August 31, 2007

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Ben E Jones
Ben E Jones

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 6 of 34

Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Ben E Jones		Case	e No	
-		Debtor	,		
			Char	pter	7
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,075.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		13,537.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,062.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,060.00
Total Number of Sheets of ALL Schedu	ıles	13			
	T	otal Assets	1,075.00		
			Total Liabilities	13,537.00	

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 7 of 34

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Ben E Jones		Case No.		
		Debto	or ,		
			Chapter_	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,062.00
Average Expenses (from Schedule J, Line 18)	1,060.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,319.56

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		13,537.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		13,537.00

Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Case 07-15872

Form B6A 10/05)		Document	Page 8 of 34	4
In re	Ben E Jones			Case No
			Debtor	
		SCHEDULE A. R	REAL PROPE	ERTY
otenant, one debtor	community property, or it's own benefit. If the debt	n which the debtor has a life estate. Incl tor is married, state whether husband, wi	lude any property in fe, or both own the p	able, or future interest, including all property owned as a which the debtor holds rights and powers exercisable for property by placing an "H," "W," "J," or "C" in the column

labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.' Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

Unexpired Leases. If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	--	---	--	----------------------------

None

0.00 Sub-Total > (Total of this page)

> Total > 0.00

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 9 of 34

Form B6B (10/05)

In re	Ben E Jones	Case No.
		Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or	C	hecking account with Lasalle	-	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	S	avings Account With Chase	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.	M	fiscellaneous used household goods	-	375.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
ó.	Wearing apparel.	Р	ersonal Used Clothing	-	300.00
	Furs and jewelry.	Х			
3.	Firearms and sports, photographic, and other hobby equipment.	Х			
	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
0.	Annuities. Itemize and name each issuer.	Х			
				Sub-Tota	al > 1,075.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 10 of 34

Form B6B (10/05)

In re	Ben E Jones	Case No.

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

11. Interests in an education IRA as defined in a CU SC et 350(b)(1) or unifor a qualified State nuitron plan as defined in 20 U.SC e. \$52(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 52(c); Rule 1007(b)). 12. Interests in IRA. ERISA. Keogh. or other pension or profit sharing plans. Give particulars. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alianony, maintenance, support, and property settlements to which the debut is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests. life estates, and rights or powers exercisable for the benefit of the Schedule A - Real Property. 20. Contingent and anoncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and uniquidated claims of every nature, including the soft of the series of the death of the plan in insurance policy, or trust. 22. Other contingent and uniquidated claims of every nature, including the soft of the series of the death benefit plan, life insurance policy, or trust. 23. Other contingent and uniquidated claims of every nature, including the soft of the series of th		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
other pension or profit sharing plans. Give particulars. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negociable and nonnegoliable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	11.	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	X			
and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	12.	other pension or profit sharing	X			
ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonegotiable instruments. 16. Accounts receivable. X 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. Sub-Total > 0.000	13.	and unincorporated businesses.	X			
and other negotiable and nononegotiable instruments. 16. Accounts receivable. X 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	14.		X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. Sub-Total > 0.000	15.	and other negotiable and	X			
property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. Sub-Total > 0.00	16.	Accounts receivable.	Χ			
including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. Sub-Total > 0.00	17.	property settlements to which the debtor is or may be entitled. Give	X			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. X Sub-Total > 0.00	18.	including tax refunds. Give	X			
interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. X Sub-Total > 0.00	19.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	X			
claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. Sub-Total > 0.00	20.	interests in estate of a decedent, death benefit plan, life insurance	X			
	21.	claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	X			
				0	Sub-Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 11 of 34

Form B6B (10/05)

In re	Ben E Jones	Case No
_		

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Χ			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 0.00 (Total of this page) | Total > 1,075.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 12 of 34

Form	B6C
(4/07)	

In re	Ben E Jones	Case No	
•		Debtor ,	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C	Certificates of Deposit		
Checking account with Lasalle	735 ILCS 5/12-1001(b)	200.00	200.00
Savings Account With Chase	735 ILCS 5/12-1001(b)	200.00	200.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	375.00	375.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	300.00	300.00

Total: 1,075.00 1,075.00

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Page 13 of 34 Document

Official Form 6D (10/06)

In re	Ben E Jones		Case No	
-		Debtor ,		

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	<u>0</u>	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZF _ ZG Z F	UNLIQUIDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				T	T E			
			Value \$		D			
Account No.	┪					П		
Account No.			Value \$					
4	\dashv		value \$	\dashv		Н		
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			S	ubto	ota	1		
continuation sheets attached	(Total of this page)							
			(Report on Summary of Sci		ota ule		0.00	0.00

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Page 14 of 34 Document

Official Form 6E (4/07)

In re	Ben E Jones	Case No.
-		Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three columns.)	е
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab	eled
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case ur chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.	nder to
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	ve of
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of or the order for relief. 11 U.S.C. § 507(a)(3).	a trus
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	:S
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ss,
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not deleprovided. 11 U.S.C. § 507(a)(7).	ivered
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	al
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or anoth substance. 11 U.S.C. § 507(a)(10).	her

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 15 of 34

Official Form 6F (10/06)

In re	Ben E Jones	Case No.
-	Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	CO	U	D	7	
	DEBTOR	H W J C		O N H L N G H N	Q U I	SPUTED		AMOUNT OF CLAIM
Account No. xx3206			06 Notice Only	Ť	T E D		ľ	
Asset Acquisition Group LLC PO Box 370470 Denver, CO 80237		_						0.00
Account No. xxxx3828			Opened 8/30/01 Last Active 2/11/02	T		l	t	
Charter One Auto Finance 228 Main St E Rochester, NY 14604		-	Automobile					12,008.00
Account No. xxxxxxxxxxx6390			Opened 5/07/06				T	
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	CreditCard					0.00
Account No. xxxxxxxx9361		L	Opened 12/03/99	+			+	0.00
Hsbc Nv Pob 19360 Portland, OR 97280		-	CreditCard					
								0.00
continuation sheets attached			(Total of t	Subt				12,008.00

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 16 of 34

Official Form 6F (10/06) - Cont.

In re	Ben E Jones	Case No
		Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U	[D	
AND MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	CONTI	L L	C	S P	
AND ACCOUNT NUMBER (See instructions above.)	00	C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NGENT	3 – C	E	E	AMOUNT OF CLAIM
Account No. xxxxxxxx0006	K		Opened 1/22/05 Last Active 8/08/05	- N	A		۱	
			Unsecured		E D			
Hsbc/tax								
200 Somerset Copor Bridgewater, NJ 08807		-						
Diagowalor, No occor								
								0.00
Account No. J-xx-xxx-xx-5263			06 Refund Loan					
Santa Barbara Bank & Trust			Refund Loan					
P.O. Box 710367		-						
San Diego, CA 92171-0367								
								1,529.00
Account No. x3014			Opened 12/01/00 Last Active 12/01/01 Automobile					
Union Auto			Automobile					
8700 S. Chicago Av		-						
Chicago, IL 60617								
								0.00
	_			퇶	L	1		0.00
Account No.								
Account No				\vdash	-	╀	4	
Account No.								
Charten 4 of 4 above weeks 4 CJ 11 C	<u> </u>				to t		\dashv	
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subi his			۱,	1,529.00
Creators froming offsecured frompriority Claims			(Total of t				- t	
			(Report on Summary of Sc		Γota ∃πle		- 1	13,537.00
			(Report on Summary of Sc	1100	4U10	US,	/ L	•

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 17 of 34

(10/05)					
In re	Ben E Jones			Case No.	
-		De	ebtor ,		

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Form B6G

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 18 of 34

(10/05)			
In re	Ben E Jones	Case No.	
-		Debtor ,	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Form B6H

NAME AND	ADDRESS	OF CODEBTOR
NAME AND	ADDRESS	OF CODEDION

NAME AND ADDRESS OF CREDITOR

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 19 of 34

Official Form 6I (10/06)

In re	Ben E Jones		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, upless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

Debtor's Marital Status:	d and a joint petition is not filed. Do not state the name of any DEPENDENTS OF DEBTOR				
Debtoi's Maritai Status.	RELATIONSHIP(S):	AGE(S):			
Single	None.	(-)			
Employment:	DEBTOR		SPOUSE		
	Bus Driver				
	Alltown Bus Company				
	11 months				
Address of Employer 7	7600 N St Louis Skokie, IL 60076				
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	\$	1,539.00	\$	0.00
2. Estimate monthly overtime	(Totale it not paid monain)	\$ _	0.00	\$	0.00
3. SUBTOTAL		\$	1,539.00	\$_	0.00
4. LESS PAYROLL DEDUCTION					
a. Payroll taxes and social s	ecurity	\$ <u></u>	294.00	\$ <u></u>	0.00
b. Insurance		\$ <u></u>	0.00	\$ <u></u>	0.00
c. Union dues		\$ _	0.00	\$_	0.00
d. Other (Specify): child	support	\$ <u></u>	183.00	\$_	0.00
		\$_	0.00	\$ <u> </u>	0.00
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$_	477.00	\$_	0.00
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$_	1,062.00	\$_	0.00
7. Regular income from operation	n of business or profession or farm (Attach detailed statement)	\$	0.00	\$	0.00
8. Income from real property	-	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or sup	pport payments payable to the debtor for the debtor's use				
or that of dependents listed a		\$	0.00	\$	0.00
11. Social security or governmen	at assistance	Ф	0.00	¢.	0.00
(Specify):		\$ _	0.00	⁵ –	0.00
 		\$_	0.00	\$_	0.00
12. Pension or retirement income		\$ _	0.00	\$ <u> </u>	0.00
13. Other monthly income			0.00		0.00
(Specify):		\$_	0.00	\$_	0.00
		\$_	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TH	HROUGH 13	\$_	0.00	\$_	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$_	1,062.00	\$ _	0.00
	ONTHLY INCOME: (Combine column totals of tor repeat total reported on line 15)		\$	1,062	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 20 of 34

Official Form 6J (10/06)

In re	Ben E Jones	Case No.	
		Debtor(s)	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show month		family at time
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separa	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_	<u> </u>	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	190.00
b. Water and sewer	<u>\$</u>	0.00
c. Telephone	\$ 	110.00
d. Other Cable	\$ 	70.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$ 	70.00
6. Laundry and dry cleaning	\$ 	30.00
7. Medical and dental expenses	<u>\$</u>	55.00
8. Transportation (not including car payments)	\$ 	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 	0.00
10. Charitable contributions	\$ 	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	¥	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$ 	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	0.00
plan)	¢	0.00
a. Auto	\$	0.00
b. Other	ф ——	
c. Other	3	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	35.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,060.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,062.00
b. Average monthly expenses from Line 18 above	\$	1,060.00
c. Monthly net income (a. minus b.)	\$	2.00

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 21 of 34

Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Ben E Jones			Case No.	
			Debtor(s)	Chapter	7
DECLARATION CONCERNING DEBTOR'S SCHEDULI DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DE					
I declare under penalty of perjury that I have read the foregoing summary and schedules, consist					
Date	August 31, 2007	Signature	/s/ Ben E Jones Ben E Jones Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 22 of 34

Official Form 7 (04/07)

United States Bankruptcy CourtNorthern District of Illinois

In re	Ben E Jones		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$19,963.00	Employment income - estimated 2005, based on tax return
\$18,635.00	Employment income - estimated 2006, based on tax return
\$9,763.67	Employment income - 2007 year-to-date, based on paystubs through 8/11/07

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None Complete a or h

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Charter One Auto Finance 228 Main St E Rochester, NY 14604 DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
2006 Au

DESCRIPTION AND VALUE OF PROPERTY
Automobile

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF CUSTODIAN

NAME AND LOCATION

OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 25 of 34

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT. AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY OF PAYEE Legal Helpers 2007 \$1050 20 W. Kinzie

Suite 1300 Chicago, IL 60610

Credit Infonet \$159 - Payment for tax 2007 4540 Honeywell Ct transcripts, credit reports, Dayton, OH 45424-5760 bankruptcy classes

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST DEVICE TRANSFER(S) IN PROPERTY

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Document Page 26 of 34

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor

occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

NOTICE

LAW

LAW

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 27 of 34

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. **ADDRESS**

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 31, 2007 Signature /s/ Ben E Jones

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Ben E Jones

7

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 29 of 34

Form 8 (10/05)

United States Bankruptcy CourtNorthern District of Illinois

		Northern Di	strict of Illinois			
In re	Ben E Jones		Debtor(s)	_ Case No. Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTO	OR'S STATEME	NT OF INT	TENTION	
	I have filed a schedule of assets and liabi I have filed a schedule of executory contr				eject to an unexp	ired lease.
	I intend to do the following with respect to	o property of the estate	which secures those del	bts or is subject	to a lease:	
Descri	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON	IE-					
Descrip Proper		Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	t .		
Date	August 31, 2007	Signature	/s/ Ben E Jones Ben E Jones Debtor			

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 30 of 34 United States Bankruptcy Court Northern District of Illinois

In re	Ben E Jones		Case No.	
		Debtor(s)	Chapter	7

1.	compensation p	paid to me within one ye	ar before the filing	2016(b), I certify that I am of the petition in bankruptcy, or in connection with the bank	or agreed to be	paid to me, for services rer	
	For legal s	services, I have agreed to	accept		. \$	1,050.00	
	Prior to th	e filing of this statemen	t I have received		. \$	1,050.00	
	Balance D	Due			. \$	0.00	
2.	The source of t	he compensation paid to	me was:				
	•	Debtor		Other (specify):			
3.	The source of c	compensation to be paid	to me is:				
		Debtor		Other (specify):			
5.	A copy of to a. Analysis of b. Preparation c. Representate d. [Other proving Negoth By agreement of Representation of the Representa	the agreement, together we above-disclosed fee, I the debtor's financial sit and filing of any petition of the debtor at the risions as needed] tiations with secured of with the debtor(s), the all esentation of the debtorial management cours pursuant to 11 US	with a list of the nar have agreed to render uation, and renderin, schedules, staten meeting of creditors creditors to reduce cove-disclosed fee do ors in any discharg se fees, post-disc C 522(f)(2)(A) for	sation with a person or person mes of the people sharing in the er legal service for all aspects and advice to the debtor in deterent of affairs and plan which and confirmation hearing, and to market value; exemption does not include the following geability actions, any documbarge credit repair, judicial avoidance of liens on house preparation and filing of re-	of the bankrup rmining wheth may be require d any adjourne n planning as service: nent retrieval lien avoidance ehold goods,	n is attached. atty case, including: er to file a petition in bankred; d hearings thereof; needed. services, credit counselines, preparation and filing relief from stay actions, r	ruptcy; ng and of notions to
			(CERTIFICATION			
thi	I certify that the s bankruptcy proc		e statement of any a	greement or arrangement for p	payment to me	for representation of the de	btor(s) in
Da	ated: August 3	1, 2007		/s/ Michael K. Bane Michael K. Bane # 6 Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 (312) 467-0004 Fa	285689	1832	_

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main Document Page 32 of 34

B 201 (04/09/06)

Michael K. Bane # 6285689

Printed Name of Attorney

Address:

obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Michael K. Bane #

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

20 W. Kinzie 13th Floor Chicago, IL 60610		
(312) 467-0004 Cert I (We), the debtor(s), affirm that I (we) have received.	cificate of Debtor red and read this notice.	
Ben E Jones	X /s/ Ben E Jones	August 31, 2007
Printed Name(s) of Debtor(s) Case No. (if known)	Signature of Debtor X Signature of Joint Debtor (if any)	Date

August 31, 2007

Date

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Ben E Jones	Debtor(s)	Case No. Chapter 7	
		Debioi(s)	Chapter	
	V	ERIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	9
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	ors is true and corr	ect to the best of my
Date:	August 31, 2007	/s/ Ben E Jones Ben E Jones Signature of Debtor		

Ben E Jones Case 07-15872 Doc 1 Filed 08/31/07 Entered 08/31/07 10:18:11 Desc Main 7112 S. Cornell Document Page 34 of 34

Apt. 2C

Michael K. Bane # Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610

Chicago, IL 60649

Asset Acquisition Group LLC PO Box 370470 Denver, CO 80237

Charter One Auto Finance 228 Main St E Rochester, NY 14604

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Hsbc Nv Pob 19360 Portland, OR 97280

Hsbc/tax 200 Somerset Copor Bridgewater, NJ 08807

Santa Barbara Bank & Trust P.O. Box 710367 San Diego, CA 92171-0367

Union Auto 8700 S. Chicago Av Chicago, IL 60617